

KENTUCKY

Consumer Sentinel Complaint Statistics and Trends

January 1 - December 31, 2003

Total Number of Fraud and Identity Theft Complaints from Kentucky Consumers = 4,318



Fraud Complaints from Kentucky Consumers = 2,986

Top Fraud Complaint Categories for Kentucky Consumers

Rank	Top Categories	Complaints	Percentage ¹
1	Internet Auctions	827	28%
2	Shop-at-Home/Catalog Sales	501	17%
3	Internet Services and Computer Complaints	296	10%
4	Foreign Money Offers	293	10%
5	Prizes/Sweepstakes and Lotteries	238	8%

¹Percentages are based on the total number of fraud complaints from Kentucky consumers (2,986).

Amount Paid Reported by Kentucky Consumers

Total No. of Complaints	Total Amount Paid Reported	Total Complaints Reporting Amt Pd	Percentage of Complaints Reporting Amount Paid	Average Amount Paid ²
2,986	\$2,257,871	2,311	77%	\$977

²Average amount paid is based on the total number of fraud complaints where amount paid was reported by Kentucky consumers (2,311).

Top Kentucky Consumer Locations for Fraud Complaints

Consumer City	No. of Complaints
Louisville	536
Lexington	239
Elizabethtown	164
Bowling Green	69
Paducah	61



Identity Theft Complaints from Kentucky Victims = 1,332

Identity Theft Types Reported by Kentucky Victims

Rank	Identity Theft Type	No. of Victims	Percentage ¹
1	Credit Card Fraud	451	34%
2	Phone or Utilities Fraud	275	21%
3	Bank Fraud ²	245	18%
4	Government Documents or Benefits Fraud	91	7%
5	Loan Fraud	83	6%
6	Employment-Related Fraud	73	5%
	Other	320	24%
	Attempted Identity Theft	118	9%

¹Percentages are based on the 1,332 victims reporting from Kentucky. Percentages add to more than 100 because approximately 21% of victims from Kentucky reported experiencing more than one type of identity theft.

²Includes fraud involving checking and savings accounts and electronic fund transfers.

Top Kentucky Identity Theft Victim Locations

Victim City	No. of Victims
Louisville	336
Lexington	102
Bowling Green	33
Owensboro	26
Paducah	21